

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Clyde John Karcheski  
Debtor

Case No. 24-01472-MJC  
Chapter 13

District/off: 0314-5  
Date Rcvd: Aug 12, 2024

User: AutoDocke  
Form ID: pdf010

Page 1 of 2  
Total Noticed: 23

## CERTIFICATE OF NOTICE

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2024:**

Recip ID	Recipient Name and Address
db	Clyde John Karcheski, 42 Knox St, Hanover Twp, PA 18706-4126
5623968	+ Choice Cu, Po Box 1205, Wilkes Barre, PA 18703-1205
5623972	+ Hanover Area School District, Attn: Bankruptcy, 1600 Sans Souci Pkwy, Hanover Twp, PA 18706-6091
5623973	Hanover Township Tax Collector, Attn: Bankruptcy, 1267 Sans Souci Pkwy, Hanover Twp, PA 18706-5273
5623975	+ Luzerne County Tax Claim Bureau, c/o Elite Revenue Solutions, 200 North River Street, Wilkes Barre, PA 18711-1004
5623981	U.S. Attorney, Middle District of Pa., 235 N Washington Ave Ste 311, Scranton, PA 18503-1533
5623983	UGI Utilities Inc., 460 N Gulph Rd, Kng of Prussa, PA 19406-2815

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5623967	Email/Text: BKBCNMAIL@carringtonms.com	Aug 12 2024 18:42:00	Carrington Mortgage Services, Attn: Bankruptcy, 1600 S Douglass Rd Ste 200a, Anaheim, CA 92806-5948
5626930	Email/Text: BKBCNMAIL@carringtonms.com	Aug 12 2024 18:42:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
5623965	Email/Text: caineweiner@ebn.phinsolutions.com	Aug 12 2024 18:42:21	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
5623966	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 12 2024 18:41:28	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5623969	+ Email/Text: bankruptcy_notifications@ccsusa.com	Aug 12 2024 18:43:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
5623970	+ Email/Text: bnc-bluestem@quantum3group.com	Aug 12 2024 18:43:00	Fingerhut, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
5623971	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Aug 12 2024 18:41:58	Fst Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
5623974	Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 12 2024 18:42:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
5631720	Email/Text: JCAP_BNC_Notices@jcap.com	Aug 12 2024 18:43:00	Jefferson Capital Systems, LLC, Po Box 7999, St. Cloud, MN 56302-9617
5624692	Email/PDF: resurgentbknotifications@resurgent.com	Aug 12 2024 18:41:26	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5623977	Email/Text: fesbank@attorneygeneral.gov	Aug 12 2024 18:42:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001

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5623980	^ MEBN	Aug 12 2024 18:37:26	PPL Electric Utilities, Attn: Bankruptcy, 2 N 9th St, Allentown, PA 18101-1139
5623978	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 12 2024 18:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
5623979	^ MEBN	Aug 12 2024 18:37:32	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
5623982	^ MEBN	Aug 12 2024 18:37:22	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
5626686	Email/Text: bkrcy@ugi.com	Aug 12 2024 18:43:00	UGI Utilities, Inc., PO Box 13009, Reading, PA 19612

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	CARRINGTON MORTGAGE SERVICE LLC, 1600 S DOUGLAS RD SUITE 110, ANAHEIM CA 92806-5951, address filed with court:, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
5623976	##	Martha E. Von Rosenstiel, P.C., Attn: Bankruptcy, 649 South Ave Unit 7, Secane, PA 19018-3541

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2024 at the address(es) listed below:

Name	Email Address
Christopher A DeNardo	on behalf of Creditor Carrington Mortgage Services LLC logsecf@logs.com, cistewart@logs.com
Jack N Zaharopoulos	TWeclf@pamd13trustee.com
Michael A. Cibik	on behalf of Debtor 1 Clyde John Karcheski help@cibiklaw.com noreply01@cibiklaw.com; noreply02@cibiklaw.com; noreply03@cibiklaw.com; noreply04@cibiklaw.com; noreply05@cibiklaw.com; cibiklawpc@jubileeblk.net; cibiklaw@recap.email; ecf@casedriver.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

**IN RE:**

**CLYDE JOHN KARCHESKI**

**Debtor 1**

**Chapter: 13  
Case No.: 5-24-bk-01472-MJC**

**ORDER DISMISSING CASE**

It appearing that the above named Debtor has failed to file the documents listed below, required pursuant to 11 U.S.C. §521 and Bankruptcy Rule 1007:

B 122C-1 - Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

B 122C-2 - Chapter 13 Calculation of Your Disposal Income

Schedules A-F

Schedules I-J

Statement of Financial Affairs

Employee Income Records or Certificate of No Payment Advices

**IT IS HEREBY, ORDERED** that the case of the above named Debtor be and is hereby dismissed. The Trustee hereby is discharged from further responsibility in this case, and it is further

**ORDERED** that all pending actions in this case are hereby dismissed.

By the Court,



Mark J. Conway, Bankruptcy Judge  
Dated: August 12, 2024